

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO**

**IN RE:** : **CHAPTER 13 PROCEEDING**  
**JIM R. RAMSEY** : **CASE NO. 16-62188**  
**JENNIFER L. RAMSEY** : **JUDGE RUSS KENDIG**  
**DEBTOR(S)** : **MODIFICATION OF CHAPTER 13 PLAN  
BY TRUSTEE**

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**NOW COMES** the Chapter 13 Trustee, by and through her counsel, and hereby modifies the Chapter 13 Plan of the debtors as follows:

The debtors' plan as confirmed provides for payment by the Trustee of on-going payments for a personal loan in the amount of \$20.00 per month with a secured value in the amount of \$250.00. This amount is payable to REGENCY FINANCE COMPANY ("Creditor") per the plan and debtors' schedules. The Creditor has not filed a claim for the debt in this case.

In light of the forgoing, the Trustee modifies the plan to abrogate the Trustee's obligation to make payments to the Creditor. The Trustee shall cease the accrual of payments owed to the creditor under the plan, and the Trustee shall disburse such funds to the debtors' remaining claimants pursuant to this modification.

/S/ Toby L. Rosen  
Toby L. Rosen, Chapter 13 Trustee

### **NOTICE OF MODIFICATION OF PLAN**

Toby L. Rosen, the Standing Chapter 13 Trustee, has filed papers with the Court to **MODIFY** the Chapter 13 plan of the above-referenced debtors.

**Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to **MODIFY** the plan in this case, or if you want the Court to consider your views on the **MODIFICATION**, then on or before **AUGUST 23, 2017** you or your attorney must file a written request for a hearing with the Clerk of the U.S. Bankruptcy Court, Ralph Regula Federal Building and United States Courthouse, 401 McKinley Avenue S.W., Canton, OH 44702-1745.

If you mail your request to the Court for filing, you must mail it early enough so that the Court will receive it on or before the date stated above. **If you are requesting a hearing you must call the Deputy Clerk at the Court and get a hearing date and serve notice of said hearing.**

You must also mail a copy to:

Toby L. Rosen, Chapter 13 Trustee  
400 Tuscarawas Street, W., 4<sup>TH</sup> floor  
Canton, Ohio 44702

If you or your attorney do not take these steps, the court may decide that you do not oppose the modification.

/S/ Toby L. Rosen  
Toby L. Rosen, Chapter 13 Trustee

CERTIFICATE OF SERVICE

I certify that on August 2, 2017, a true and correct copy of the Trustee's Modification of Chapter 13 Plan was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

**RYAN J GERACE** on behalf of **JIM R. and JENNIFER L. RAMSEY**, debtor(s), at **RJGerace@gmail.com**

And by regular U. S. mail, postage prepaid, on:

REGENCY FINANCE COMPANY  
4615 EVERHARD ROAD, NW  
CANTON, OH 44718

FIRST NATIONAL BANK  
ONE NORTH SHORE CENTER  
PITTSBURGH, PA 15212

/S/ Toby L. Rosen  
Toby L. Rosen, Chapter 13 Trustee  
400 Tuscarawas Street West, 4<sup>th</sup> floor  
Canton, Ohio 44702  
(330) 455-2222